

Fill in this information to identify the case:

Debtor 1 Peggy A. Weyler

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

(State)

Case number 24-10389-djb

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Court claim no. (if known): 10-3

Last four digits of any number you use to identify the debtor's account:

0062

Date of payment change:

06/01/2025

Must be at least 21 days after date of this notice

New total payment:

\$2,925.66

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$761.95

New escrow payment: \$1,295.36

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate: %

New interest rate: %

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$

New mortgage payment: \$

Debtor 1 **Peggy A. Weyler**

Case Number (if known) **24-10389-djb**

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lauren M. Moyer, Esquire Date 04/16/2025
Signature

Print: Lauren M. Moyer Title Attorney for Creditor
First name Middle Name Last name

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160,
Number Street

Garden City, NY 11530
City State Zip Code

Contact phone (212) 471-5100 Email: lmoyer@friedmanvartolo.com

ERIC J WEYLER
PEGGY WEYLER
295 WHEATSHEAF LN
LANGHORNE PA 19047

Analysis Date: March 17, 2025
Loan:

Property Address:
295 WHEATSHEAF LN
LANGHORNE, PA 19047

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jun01, 2025	Prior Esc Pmt	February 01, 2025	Escrow Balance Calculation	
P & I Pmt:	\$1,630.30	\$1,630.30			P & I Pmt:	\$1,630.30	Due Date:	December 01, 2024
Escrow Pmt:	\$844.77	\$1,295.36			Escrow Pmt:	\$761.95	Escrow Balance:	-\$5,800.37
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$4,737.34
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$2,867.08
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$2,475.07	\$2,925.66			Total Payment	\$2,392.25	Anticipated Escrow Balance:	-\$3,930.11

Shortage/Overage Information		Effective Jun01, 2025
Upcoming Total Annual Bills		\$13,488.31
Required Cushion		\$2,248.05
Required Starting Balance		\$6,349.57
Escrow Shortage		-\$10,279.68
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 2,248.05. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 2,248.05 or 1/6 of the anticipated payment from the account	
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**** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Feb2025 to May 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	4,720.54	(3,068.78)
Feb 2025	674.37				*	5,394.91	(3,068.78)
Feb 2025				3,126.70	* Lender Placed Hazard	5,394.91	(6,195.48)
Mar 2025	674.37	844.77			*	6,069.28	(5,350.71)
Mar 2025				449.66	* Lender Placed Hazard	6,069.28	(5,800.37)
Apr 2025	674.37		1,967.76		* Town Tax	4,775.89	(5,800.37)
May 2025	674.37				*	5,450.26	(5,800.37)
					Anticipated Transactions	5,450.26	(5,800.37)
Apr 2025		P		449.66	Lender Placed Hazard		(6,250.03)
Apr 2025		P		1,967.76	Town Tax		(8,217.79)
May 2025		4,737.34 P		449.66	Lender Placed Hazard		(3,930.11)
	\$2,697.48	\$5,582.11	\$1,967.76	\$6,443.44			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

March 17, 2025

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$0.00. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$0.00, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$0.00.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(3,930.11)	6,349.57
Jun 2025	1,124.03	449.66	Lender Placed Hazard	(3,255.74)	7,023.94
Jul 2025	1,124.03	449.66	Lender Placed Hazard	(2,581.37)	7,698.31
Aug 2025	1,124.03	6,124.63	School Tax	(7,581.97)	2,697.71
Aug 2025		449.66	Lender Placed Hazard	(8,031.63)	2,248.05
Sep 2025	1,124.03	449.66	Lender Placed Hazard	(7,357.26)	2,922.42
Oct 2025	1,124.03	449.66	Lender Placed Hazard	(6,682.89)	3,596.79
Nov 2025	1,124.03	449.66	Lender Placed Hazard	(6,008.52)	4,271.16
Dec 2025	1,124.03	449.66	Lender Placed Hazard	(5,334.15)	4,945.53
Jan 2026	1,124.03	449.66	Lender Placed Hazard	(4,659.78)	5,619.90
Feb 2026	1,124.03	449.66	Lender Placed Hazard	(3,985.41)	6,294.27
Mar 2026	1,124.03	449.66	Lender Placed Hazard	(3,311.04)	6,968.64
Apr 2026	1,124.03	1,967.76	Town Tax	(4,154.77)	6,124.91
Apr 2026		449.66	Lender Placed Hazard	(4,604.43)	5,675.25
May 2026	1,124.03	449.66	Lender Placed Hazard	(3,930.06)	6,349.62
	\$13,488.36	\$13,488.31			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is (3,930.11). Your starting balance (escrow balance required) according to this analysis should be \$6,349.57. This means you have a shortage of 10,279.68. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months. We anticipate the total of your coming year bills to be 13,488.31. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$1,124.03
Surplus Reduction:	\$0.00
Shortage Installment:	\$171.33
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$1,295.36

Paying the shortage: If you did not have a shortage, your monthly payment would be \$2,754.33 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

Please read the following important notices as they may affect your rights

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Peggy A. Weyler
Debtor

NewRez LLC d/b/a Shellpoint
Mortgage Servicing as servicer for US
Bank Trust National Association, Not In
Its Individual Capacity But Solely As
Owner Trustee For VRMTG Asset Trust
v.

Peggy A. Weyler
KENNETH E. WEST
Respondents

CASE NO.: 24-10389-djb

CHAPTER 13

Judge: Derek J. Baker

Hearing Date:

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE

I certify under penalty of perjury that I caused to be served the above-captioned pleading on the parties at the addresses specified below or on the attached list on April 16, 2025.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: first-class mail and electronic notification

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail are listed under the heading "Service by First-Class Mail."

EXECUTED ON: April 16th, 2025

By: /s/ Lauren M. Moyer

Lauren M. Moyer, Esq.

FRIEDMAN VARTOLO LLP

Attorneys for NewRez LLC d/b/a Shellpoint Mortgage Servicing
as servicer for J.P. Morgan Mortgage Acquisition Corp

1325 Franklin Avenue, Suite 160

Garden City, NY 11530

T: (212) 471-5100

F: (212) 471-5150

Bankruptcy@FriedmanVartolo.com

Service by Regular Mail

Peggy A Weyler
295 Wheatsheaf Lane
Langhorne, PA 19047
Bankruptcy Debtor

Service by NEF

BRAD J. SADEK
Sadek Law Offices, LLC
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102
Attorney

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106
Bankruptcy Trustee

U.S. Trustee
United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107
United States Trustee